UNDERSTANDING YOUR
LIEN CHECK SEARCH RESULT REPORT

Search Result

The Lien Check Service will generate one of two results:

◊ No Matches Found: there are no registrations in the Personal Property Registry (PPR) for the serial number that you searched

◊ Matches Found: there are one or more registrations in the PPR for the serial number that you searched

A registration in the PPR means that there is a security interest such as a loan, judgment, or lien pertaining to the property that you searched. The registration includes debtor, secured party, property, and other information.

Please note: Your Lien Check Service result will not tell you if a motor vehicle is listed in the registry of motor vehicles. It is a separate database not searched by the Lien Check Service.

The Lien Check Service is part of the Personal Property Registry System (PPRS) serving the following Canadian provinces and territories:

New Brunswick

Newfoundland and Labrador

Nova Scotia

Northwest Territories

Nunavut

Prince Edward Island

Yukon

For additional information on the Lien Check Service or your Search Result Report, contact ACOL at:

Telephone: 1-855-324-2265

Email: webcomments@acol.ca

Website: acol.ca/pprs

Pour la version française de ce document, allez à :
acol.ca/files/renbip-comprendre-votre-bilan-de-clic-privilege.pdf

Search Result Report

Your Search Result Report is an official record of your search. If you rely upon the report to purchase property, please retain a copy for your files.

The report is broken into three parts:

1) Details of Your Search

The top of your report lists your search criteria (province/territory, and serial number), the search date and time, and a transaction number. This transaction number is a useful identifier if you need assistance from the ACOL Client Support Centre.

2) List of Matching Registrations

The middle of the first page of your report summarizes the search results:

◊ the number of matches found

◊ if applicable, a list of all matching registrations

Exact matches feature the same characters as your serial number search criteria. Close matches feature some different characters. You should review the registration details for all matches.

3) Registration Details

The details for all matching registrations are included in the Lien Check Search Result Report. A heavy black line separates registrations.

More information about interpreting registration details is provided on the following page.

Interpreting Registration Details Within Your Search Result Report

Most registration's details are 1 to 1½ pages. However, some registrations can be much longer. Below are terms you may see in your registration:

Registration Number is a unique number that identifies the registration within the PPR.

Registration Type is the type of property interest described by this registration. The most common is "PPSA Financing Statement" pertaining to collateral provided by a borrower (debtor) to a lender (secured party). Other property interests arise as a result of court judgments, court orders, receivership and legal statutes.

Registration History lists all changes made to a registration. Use this table to find dates when debtors or property were added to or removed from the registration.

Court Information describes judgments, court orders, etc. Most registrations do not include court information.

Debtors are the individuals or enterprises (such as a corporation or association) who owe a payment or obligation related to personal property. In the case of a car loan, the debtor is the person who bought the car using the money from the loan. A Debtor may also be called a Judgment Debtor, Respondent Spouse, Employer or Execution Debtor depending upon the type of registration.

Secured Parties are the individuals or enterprises who are owed a payment or obligation related to personal property. In the case of a typical car loan, the secured party is the bank or finance company who loaned the money to buy the car. A Secured Party may also be called a Judgment Creditor, Receiver, Applicant Spouse, Employee, Execution Creditor or Garage Keeper depending upon the registration type.

Deleted Text

Text shown with a line through it ~~for example, like this text~~ indicates a collateral, debtor or secured party that has been deleted from the registration via amendment. Serial numbered collateral and debtors remain searchable for 30 days after being deleted.

Serial Numbered Collateral lists the serial numbered property that you searched for plus all other serial numbered property included in this registration. A brief description of the property, such as a car's make and model, may also be included.

General Description Collateral describes personal property secured. General description collateral text cannot be deleted from the registration, so be sure to review all of the text, not just the last text entered. This section is optional so it may not appear in every registration.

Additional Information may contain any other information related to the registration. This section is optional so it may not appear in every registration.

Pre-PPSA Registration Information will very rarely appear within a registration. This identifies personal property security registrations that existed prior to enactment of the Personal Property Security Act.

Discharged and Lapsed Registrations

If the last line in the Registration History section reads "Discharge" it means that the registration has been discharged. If the "Expiry Date" value is in the past it means that the registration has lapsed.

Discharged and lapsed registrations are not effective, but they can be re-registered—made effective again—for up to 30 days after the discharge or expiry date. If you are considering buying property listed in a discharged or lapsed registration, you should confirm the status of the registered property interest before buying. For example, request additional documentation from the seller, or perform another search 30 days after the discharge or expiry date to confirm the registration has not been re-registered.